

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARK E. MCLURE
ERICA S. QUIGGLE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20310

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/24/2019 and confirmed on 3/12/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		176,937.80
Less Refunds to Debtor	719.10	
TOTAL AMOUNT OF PLAN FUND		176,218.70

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,619.74	
Trustee Fee	8,470.29	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		16,090.03

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 3542	0.00	94,017.12	0.00	94,017.12
	FREEDOM MORTGAGE CORPORATION Acct: 3542	11,195.07	11,195.07	0.00	11,195.07
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 8815	0.00	27,611.70	0.00	27,611.70
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 9791	3,767.00	3,767.00	671.39	4,438.39
					137,262.28

Priority					
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	MARK E. MCLURE Acct:	0.00	0.00	0.00	0.00
	MARK E. MCLURE Acct:	719.10	719.10	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	3,250.00	3,250.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX5/22	3,292.85	3,292.85	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX0/24	1,076.89	1,076.89	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 0353	8,294.47	8,294.47	0.00	8,294.47
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-CMB	310.00	310.00	0.00	310.00
					8,604.47

Unsecured					
	ECMC(*) Acct: 0353	0.00	5,556.44	0.00	5,556.44
	NAVIENT SOLUTIONS INC O/B/O ECMC Acct: 2898	0.00	1,866.82	0.00	1,866.82
	CAVALRY SPV I LLC - ASSIGNEE(*)	4,425.07	736.61	0.00	736.61

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9668				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 0353				
	QUANTUM3 GROUP LLC AGNT - COMENIT	804.54	133.92	0.00	133.92
	Acct: 9987				
	HYUNDAI LEASE TITLING TRUST	1,526.06	254.03	0.00	254.03
	Acct: 5741				
	CAPITAL ONE NA**	723.97	120.52	0.00	120.52
	Acct: 3541				
	PNC BANK NA	15,870.96	2,641.94	0.00	2,641.94
	Acct: 1650				
	PNC BANK NA	4,248.62	707.24	0.00	707.24
	Acct: 9458				
	PNC BANK++	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,901.22	482.95	0.00	482.95
	Acct: 4101				
	MIDLAND FUNDING LLC	1,785.17	297.17	0.00	297.17
	Acct: 3221				
	MIDLAND FUNDING LLC	1,125.15	187.29	0.00	187.29
	Acct: 0587				
	ATLAS ACQUISITIONS LLC - AS ASSIGNEE	1,779.07	296.15	0.00	296.15
	Acct: 2601				
	VERIZON BY AMERICAN INFOSOURCE AS	413.13	68.77	0.00	68.77
	Acct: 0001				
	WAKEFIELD AND ASSOC	0.00	0.00	0.00	0.00
	Acct: 5184				
	UPMC HEALTH SERVICES	1,018.30	169.51	0.00	169.51
	Acct: 0353				
	UPMC HEALTH SERVICES	429.68	71.53	0.00	71.53
	Acct: 2898				
	UPMC PHYSICIAN SERVICES	1,467.39	244.27	0.00	244.27
	Acct: 0353				
	WELLS FARGO BANK NA D/B/A WELLS FA	2,563.69	426.76	0.00	426.76
	Acct: 9791				
	INTERNAL REVENUE SERVICE*	1,640.28	0.00	0.00	0.00
	Acct: 0353				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4101				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
	CHILDRENS DERMATOLOGY	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct:				
	NORTH AMERICAN PARTNERS IN ANESTH	0.00	0.00	0.00	0.00
	Acct:				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				

14,261.92

TOTAL PAID TO CREDITORS

160,128.67

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TOTAL CLAIMED	
PRIORITY	8,604.47
SECURED	14,962.07
UNSECURED	42,722.30

Date: 03/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MARK E. MCLURE
ERICA S. QUIGGLE
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-20310

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Mark E. McLure
Erica S. Quiggle
Debtors

Case No. 19-20310-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 27, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mark E. McLure, Erica S. Quiggle, 140 McKinney Road, Wexford, PA 15090-8532
14983355	+ Childrens Dermatology Serivces, 11279 Perry Hwy, Wexford, PA 15090-9303
15426523	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14983364	+ North American Partners in Anesthesia, PO Box 725, Melville, NY 11747-0725
15047355	+ U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906
15008457	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 28 2024 00:29:00	Americredit Financial Services, Inc. DbA GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14983353	+ Email/Text: bncnotifications@pheaa.org	Mar 28 2024 00:28:00	AES/Suntrust, PO Box 61047, Harrisburg, PA 17106-1047
14996967	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 28 2024 00:29:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15015176	Email/Text: bnc@atlasacq.com	Mar 28 2024 00:28:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
15000706	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 07:09:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14983354	+ Email/Text: bankruptcy@cavps.com	Mar 28 2024 00:30:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
15004491	+ Email/Text: bankruptcy@cavps.com	Mar 28 2024 00:30:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14983356	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 28 2024 00:37:11	Citibank, PO Box 10497, Greenville, SC 29603-0497
14983357	^ MEBN	Mar 28 2024 00:20:15	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14983358	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 28 2024 00:29:00	Comenity Bank/WOMNWNTHN, PO Box 182789, Columbus, OH 43218-2789
15152668	Email/Text: ECMCBKNotices@ecmc.org	Mar 28 2024 00:29:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14996699	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 28 2024 00:28:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764

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15426524	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 28 2024 00:28:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14983359	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 28 2024 00:28:00	Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, NJ 08054-1210
14983360	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 28 2024 00:29:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14983361	Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Mar 28 2024 00:30:00	Hyundai Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708
14989129	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Mar 28 2024 00:30:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
15047354	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 28 2024 00:29:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
14983362	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 28 2024 00:28:00	Kohls Dept Store, PO Box 3115, Milwaukee, WI 53201-3115
15003410	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2024 00:30:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14983363	+ Email/PDF: pa_dc_claims@navient.com	Mar 28 2024 00:37:13	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
15001967	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 28 2024 00:29:00	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
15007553	+ Email/Text: bncnotifications@pheaa.org	Mar 28 2024 00:28:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14983365	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 00:28:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15203
15025708	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 00:28:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14983366	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:36:54	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
15022627	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:37:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14983956	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:37:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15020124	Email/Text: bnc-quantum@quantum3group.com	Mar 28 2024 00:29:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14983367	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:37:06	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
14983368	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:37:15	SYNCB/Levin Furniture, PO Box 960036, Orlando, FL 32896-0036
14983369	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:37:27	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
14983370	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:37:29	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15010612	Email/Text: BNCnotices@dcmservices.com	Mar 28 2024 00:28:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15012418	Email/Text: BNCnotices@dcmservices.com	Mar 28 2024 00:28:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15017203	Email/PDF: ebn_ais@aisinfo.com	Mar 28 2024 00:37:23	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14983371	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 28 2024 00:27:00	Verizon, PO Box 650051, Dallas, TX 75265-0051

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 45

14983372 Email/Text: bankruptcytn@wakeassoc.com

Mar 28 2024 00:28:00 Wakefield & Associates, PO Box 50250,
Knoxville, TN 37950

14983373 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Mar 28 2024 00:49:47 Wells Fargo Dealer Services, PO Box 1697,
Winterville, NC 28590-1697

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15005334	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Plaintiff Erica S. Quiggle bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Erica S. Quiggle bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor Mark E. McLure bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff Mark E. McLure bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com

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Matthew Fissel

on behalf of Creditor FREEDOM MORTGAGE CORPORATION matthew.fissel@brockandscott.com
wbecf@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 10